

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joao H. Borges  
 Debtor

Case No. 15-13253-pmm  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: PaulP  
 Form ID: 138NEW

Page 1 of 2  
 Total Noticed: 48

Date Rcvd: Sep 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2020.

db +Joao H. Borges, 4032 Reeve Drive, Bethlehem, PA 18020-1491  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 cr #+ANACAPRI FOODS INC, c/o Robert L. Saldutti, Esquire, Saldutti Law Group,  
 BNY Mellon Center, 1735 Market Street, Suite 3750, Philadelphia, PA 19103-7532  
 cr +Linda Mitten, Commonwealth of Pennsylvania, Department of Labor and Industry,  
 651 Boas Street, Room 702, Harrisburg, PA 17121-0751  
 cr +QNB Bank, 320 West Broad Street, Quakertown, PA 18951-1234  
 13528959 +Aes/pheaafrn, Po Box 61047, Harrisburg, PA 17106-1047  
 13621213 Allentown School District, Public Asset Mgmt., Inc., c/o James R. Wood, Esq.,  
 1000 Sandy Hill Road, Suite 150, Norristown, PA 19401  
 13620465 +Allentown School District Public Asset Management, c/o Portnoff Law Associates, Ltd.,  
 P.O. Box 3020, Norristown, PA 19404-3020  
 13528961 +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 13528962 +Anacapri Foods, Inc., C/O Robert L. Saldutti, Esquire, 800 N. Kings Highway, Suite #300,  
 Cherry Hill, NJ 08034-1511  
 13528963 Arcadia Recovery Bureau, P.O. Box 6768, Wyomissing, PA 19610-0768  
 14021629 +COMMONWEALTH OF PA UCTS, DEPARTMENT OF LABOR AND INDUSTRY, COLLECTIONS SUPPORT UNIT,  
 651 BOAS STREET, ROOM 702, HARRISBURG, PA 17121-0751  
 13528967 City Of Allentown, P.O. Box 1846, Allentown, PA 18105-1846  
 13545693 +Commonwealth of Pennsylvania, Department of Revenue, c/o Christopher R. Momjian, Esq.,  
 21 South 12 Street, 3rd Floor, Philadelphia, PA 19107-3604  
 13585965 +County Of Lehigh Fiscal Office, 17 S 7th Street Room 119, Allentown PA 18101-2401  
 13528968 +Denise L. Wester, Esquire, Wester Law Offices, 881 Third St., Suite #B-3,  
 Whitehall, PA 18052-5922  
 13528969 Dilza Chang, 611 Broadway St., Woodside, NY 11377  
 13619040 +Dilza Chang, 60-11 Broadway, Woodside, NY 11377-2178  
 13528970 +Ethia Dulorie, 1603 Silo Hill Lane, Breinigsville, PA 18031-1149  
 13528971 +First Data Merchant Services Corp., D/B/A Santander, P.O. Box 17548,  
 Denver, CO 80217-0548  
 13528972 +Garry Dulorie, 35 Paerdegat 7th St., Brooklyn, NY 11236-4105  
 13705873 +Kevin K. Kercher, Esquire, 881 Third Street, Suite #C-2, Whitehall, PA 18052-5930  
 13541466 +Lehigh County Tax Claim Bureau, c/o Northeast Revenue Service, LLC,  
 15 Public Square, Suite 202, Wilkes-Barre, PA 18701-1703  
 14390443 +LoanCare, LLC, P. Box 8068, Virginia Beach VA 23450-8068  
 13587835 +Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 13528975 +Northeast Revenue Service, 640 Hamilton St., 4th Floor, Allentown, PA 18101-2110  
 13533217 +Office of Unemployment Compensation Tax, Department of Labor and Industry,  
 Commonwealth of Pennsylvania, 661 Boas Street, Room 700, Harrisburg, PA 17121-0001  
 13528976 PA/DOR, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946  
 13526062 +QNB Bank, c/o Denise L. Wester, Esq., The Fullerton Building, 881 Third Street, Suite B-3,  
 Whitehall, PA 18052-5922  
 13528977 +Quakertown National Bank, P.O. Box 9005, Quakertown, PA 18951-9005  
 13528978 +Steven Koplove, Esquire, 3200 Penrose Ferry Road, Philadelphia, PA 19145-5500  
 13546665 +United Shore Financial, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 13584810 +United Shore Financial, Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 13839497 +United Shore Financial, c/o Thomas Puleo, Esq., KML Law Group, PC,  
 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541  
 13528980 +United Whsle Mort, 1414 E Maple Rd, Troy, MI 48083-9935

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Sep 10 2020 05:02:56 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13528960 E-mail/Text: ebn@americollect.com Sep 10 2020 05:02:53 Americollect Inc,  
 1851 S Alverno Rd, Manitowoc, WI 54220  
 13528966 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 10 2020 05:04:42 Capital One Bank USA,  
 Po Box 85520, Richmond, VA 23285  
 13602306 E-mail/Text: coabankruptcy@allentownpa.gov Sep 10 2020 05:02:30 City of Allentown,  
 435 W. Hamilton Street, Room 215, Allentown, PA 18101  
 13528964 +E-mail/Text: bkdept@cancapital.com Sep 10 2020 05:02:28 Can Capital Merchant Services, Inc.,  
 F/K/A ADVANCEME, INC., 2015 Vaughn Road, NW, Bldg. 500, Kennesaw, GA 30144-7831  
 13528965 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 10 2020 05:04:42  
 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 13528974 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 10 2020 05:02:33 Kohls/capone,  
 Po Box 3115, Milwaukee, WI 53201-3115  
 13532889 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 10 2020 05:02:48  
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,  
 Harrisburg, PA 17128-0946

District/off: 0313-4

User: PaulP  
Form ID: 138NEW

Page 2 of 2  
Total Noticed: 48

Date Rcvd: Sep 09, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13528979 +E-mail/PDF: gecsed@recoverycorp.com Sep 10 2020 05:04:20 Symb/amazon,  
4125 Windward Plaza, Alpharetta, GA 30005-8738

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
Harrisburg, PA 17128-0946  
cr\* Allentown School District Public Asset Management, c/o Portnoff Law Associates, Ltd.,  
P.O. Box 3020, Norristown, PA 19404-3020  
cr ##+Commonwealth of PA, Dept of Revenue, c/o Christopher R. Momjian,  
21 S. 12th Street, 3rd Floor, Office of Attorney General, Philadelphia, PA 19107-3604  
13528973 ##+Gem Recovery Systems, 99 Kinderkamack Rd Ste 3, Westwood, NJ 07675-3021  
TOTALS: 0, \* 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2020 at the address(es) listed below:

CHRISTOPHER R. MOMJIAN on behalf of Creditor Commonwealth of PA, Dept of Revenue  
crmomjian@attorneygeneral.gov  
DENISE L. WESTER on behalf of Creditor QNB Bank dwester@westerlawoffices.com,  
dwesteres@aol.com  
JAMES RANDOLPH WOOD on behalf of Creditor Allentown School District Public Asset Management  
Inc., Assignee of Allentown School District jwood@portnoffonline.com, jwood@ecf.inforuptcy.com  
JOSHUA I. GOLDMAN on behalf of Creditor United Shore Financial  
Josh.Goldman@padgettllawgroup.com, kevin.shatley@padgettllawgroup.com  
KEVIN G. MCDONALD on behalf of Creditor LOANCARE, LLC bkgroup@kmlawgroup.com  
KEVIN K. KERCHER on behalf of Debtor Joao H. Borges kevinkk@kercherlaw.com,  
kevin@kercherlaw.com  
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,  
ecf\_frpa@trusteel3.com  
ROBERT L. SALDUTTI on behalf of Creditor ANACAPRI FOODS INC rsaldutti@saldutticollect.com,  
lmarciano@saldutticollect.com;pwirth@saldutticollect.com;kcollins@slgcollect.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
THOMAS I. PULEO on behalf of Creditor United Shore Financial tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA**

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In Re: Joao H. Borges  
Debtor(s)

Bankruptcy No: 15-13253-pmm  
Chapter: 13

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**NOTICE OF DEADLINES**

To the debtor, debtor's counsel, trustee, and all creditors and parties in interest, NOTICE IS GIVEN THAT:

1. The Standing Chapter 13 Trustee has filed his final report and account.
- ☒ 2. Any objection to the Final Report and Account pursuant to Federal Rule 5009, must be filed **within 30 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
- ☒ 3. Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing **within 14 days from the date of this Notice** with the Clerk of the U.S. Bankruptcy Court.
4. All objections must be filed with the Clerk at the following address:

United States Bankruptcy Court  
Office of the Clerk, Gateway Building  
201 Penn Street, 1st Floor  
Reading, PA 19601

5. In the absence of any objection, the Court may approve the Trustee's Final Report and Account and enter the Order of Discharge.

For The Court  
Timothy B. McGrath  
Clerk of Court

Dated: 9/9/20